

In re:  
Gocha Gelashvili  
Debtor

Case No. 22-11002-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 06, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2022:

Recip ID	Recipient Name and Address
db	+ Gocha Gelashvili, 50 Shannon Drive, North Wales, PA 19454-4031

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 07 2022 00:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 07 2022 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor BANK OF AMERICA bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
JAMES P. VALECKO	on behalf of Creditor Citadel Federal Credit Union pitecf@weltman.com

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MICHELE PEREZ CAPILATO

on behalf of Debtor Gocha Gelashvili perezcapitolaw@yahoo.com  
michelecapitolaw@gmail.com;capilatomr81063@notify.bestcase.com;capitolaw.assistant@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

.....	x	
In re	:	
	:	Chapter 13
GOCHA GELASHVILI	:	
	:	Bankruptcy No. 22-11002 mdc
Debtor	:	
.....	x	

**STIPULATION RESOLVING CITADEL CREDIT UNION'S PROOF OF CLAIM**

Gocha Gelashvili (the "Debtor") and Citadel Credit Union ("Citadel"), to resolve the Debtor's informal objection to Citadel's Amended proof of claim number 5, hereby agree to this Stipulation (the "Stipulation"):

WHEREAS, the Debtor commenced the above-captioned bankruptcy case on April 20, 2022;

WHEREAS, on July 8, 2022, Citadel filed an amended proof of claim number 5 in the amount of \$5,364.12 (the "Claim") for a credit card secured by Debtor's 2020 Lexus through a cross-collateralization agreement;

WHEREAS, Debtor alleges he was not aware of or did not understand the cross-collateralization agreement;

WHEREAS, Debtor and Citadel wish to avoid litigation and the delay of Debtor's Chapter 13 Plan Confirmation.

NOW, THEREFORE, in consideration of the background set forth above and the terms and conditions of this Stipulation as more fully set forth below, the Debtor and Citadel (collectively referred to as the "Parties") agree to be bound and do hereby stipulate as follows:

1. The Parties wish to amicably resolve the Debtor's informal objection to the Claim.

2. The Parties agree Citadel is the holder of a first purchase money security interest encumbering Debtor's 2020 Lexus NX300 bearing vehicle identification number JTJSARDZ7L2235553 (the "Lexus") as described in Citadel's proof of claim number 4.

3. The Parties agree that Citadel also holds a second security interest in the Lexus by virtue of a cross-collateralization in a MasterCard credit card agreement.

4. The Parties agree that within 10 days of the Court's approval of this Stipulation, Citadel shall file an amended proof of claim number 5 reducing their secured cross collateralization claim in the Lexus to \$3,000.00.

5. The Parties agree that within 10 days of the Court's approval of this Stipulation, Debtor shall file an amended plan providing for payment in the amount of \$3,000.00 per Citadel's amended claim number 5.

6. The Parties agree that upon payment by the Chapter 13 Trustee to Citadel in the amount of \$3,000.00 for amended claim number 5 and the Discharge of this case, Citadel's cross-collateralization claim in Debtor's Lexus shall be extinguished.

7. If the Debtor's Chapter 13 case dismisses or converts, this Stipulation shall be vacated and the Debtor shall owe Mercedes-Benz the full amount of the existing contractual loan balance less any payments Citadel receives under this Agreement.

8. The Parties agree that a facsimile signature shall be considered an original signature.

We hereby agree to the form and entry of this Order.

Respectfully submitted,

Date: 9/28/22

/s/ Michele Perez Capilato  
Michele Perez Capilato, Esq.  
Attorney for the Debtor

No Objection - Without  
Prejudice to Any Trustee  
Rights or Remedies

/s/ LeeAne O. Huggins  
Kenneth E. West, Esquire  
Chapter 13 Standing Trustee  
9/30/22

Date: 9/23/22

  
Citadel Credit Union, *Anthony Hicks*

Date: \_\_\_\_\_

Kenneth E. West, Esquire  
Chapter 13 Standing Trustee

AND NOW, this 5th day of October 2022, upon consideration of the Stipulation between Gocha Gelashvili and Citadel Federal Credit Union, it is hereby ORDERED that the Stipulation is approved.



MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE

